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**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

FILED FOR RECORD

Date: September 7, 2023

SEP 07 2023

Substitute Trustee: KENDALL D. HAMILTON

Substitute Trustee's Street Address: 2303 RR 620 South  
Ste 160 #164  
Austin, TX 78734

*Nancy E. Roster*  
County Clerk, Williamson Co. TX

Note: \$267,080.42 dated June 14, 2021, executed by CHRISTINA RENEE DITTUS  
and payable to the order of FROST BANK

Homestead Lien Contract and Deed of Trust ("Deed of Trust")

Date: June 14, 2021

Owner: CHRISTINA RENEE DITTUS

Lender: FROST BANK

Recording information: Document No. 2021097743, Official Public Records of  
Williamson County, Texas

Property: LOT 24, BLOCK G, BUTTERCUP CREEK PHASE IV, SECTION 4, A  
SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE  
MAP OR PLAT OF RECORD IN CABINET M, SLIDE 148, PLAT RECORDS  
OF WILLIAMSON COUNTY, TEXAS

County: Williamson County, Texas

Date of Sale (first Tuesday of month): October 3, 2023

Time of Sale: 1:00 p.m.

Place of Sale: Northeast Basement Door in the new addition to the Williamson County Justice  
Center, 405 MLK St, Georgetown, Texas or in the area designated by the  
Williamson County Commissioners Court pursuant to Section 51.002 of the Texas  
Property Code

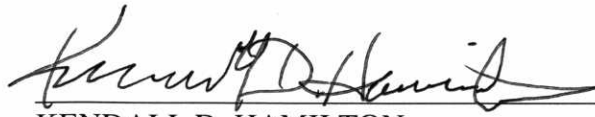
Lender has appointed Kendall D. Hamilton as Substitute Trustee under the Deed of Trust.  
Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of  
the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

Lender has obtained the entry of a Default Order (copy attached) permitting this foreclosure pursuant to Rules 735 and 736 of the Texas Rules of Civil Procedure.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Law Office of Ken Hamilton, 2303 RR 620 South, Ste 160 #164, Austin, TX 78734.**

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
KENDALL D. HAMILTON  
Substitute Trustee & Attorney for Frost Bank

CAUSE NO. 23-0551-C26

<b>IN RE:</b> ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT
CONCERNING 1722 JUNIPER RIDGE	§	
LOOP, CEDAR PARK TX 78613 UNDER	§	
TEX. R. CIV. P. 736	§	
	§	
	§	
<b>PETITIONER:</b>	§	WILLIAMSON COUNTY,
FROST BANK	§	TEXAS
	§	
	§	
	§	
	§	
	§	
<b>RESPONDENT:</b>	§	
CHRISTINA RENEE DITTUS	§	26th JUDICIAL DISTRICT

**DEFAULT ORDER**

1. On this day, the Court considered Petitioner’s Motion for Entry of Default Order on its Application for an Expedited Order under Rule 736. Petitioner’s Application complies with the requirements of Texas Rule of Civil Procedure 736.1.
2. The name and last known address of each Respondent subject to this Order are CHRISTINA RENEE DITTUS, 1722 Juniper Ridge Loop, Cedar Park, TX 78613 and any Occupant at the same above address. Each Respondent was properly served with the citation, but none filed a response within the time required by law. The return of service for each Respondent has been on file with the Court for at least ten days.
3. The property that is the subject of this foreclosure proceeding is commonly known as 1722 Juniper Ridge Loop, Cedar Park, TX 78613 with the following legal description:

LOT 24, BLOCK G, BUTTERCUP CREEK PHASE IV, SECTION 4, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN CABINET M, SLIDE 148, PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS

4. The Homestead Lien Contract and Deed of Trust (“Lien”) to be foreclosed is indexed or recorded under Document Number 2021097743 in the Official Public Records of Williamson County, Texas.
5. The material facts establishing Respondent’s default are alleged in Petitioner’s Application and the supporting Affidavit of Lorenzo Palacios. Those facts are adopted by the Court and incorporated by reference in this Order.
6. Based on the Affidavit of Kendall D. Hamilton, no Respondent subject to this Order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 *et seq.*
7. Therefore, the Court grants Petitioner’s Motion for Entry of Default Order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner may proceed with foreclosure of the property described above in accordance with applicable law and the Lien sought to be foreclosed.
8. This Order is not subject, to a motion for rehearing, a new trial, a bill of review, or an appeal. Any challenge to this Order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.
9. A copy of this Order shall be sent to Respondent with the notice of sale for foreclosure of the property described above.
10. Petitioner may communicate with Respondent and all 3<sup>rd</sup> parties reasonably necessary to conduct the foreclosure sale.

SIGNED this <sup>7/13/2023 8:25:26 AM</sup> \_\_\_\_\_ day of July, 2023

A handwritten signature in black ink, appearing to be a stylized name, possibly "Lorenzo Palacios", written over a horizontal line.

## **Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 39014043) (SCRA).

### **Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### **What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### **How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders. [Note: Lender should place its name, address, and contact information here.]
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### **How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.